

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 7 on 7/24/08 and was converted to a case under chapter 13 on 9/12/08. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office or electronically through "PACER" (Public Access to Court Electronic Records). **NOTE:** The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Warren A. Royea Sr. 1640 Blue Jay Drive Dover, PA 17315	Gail M. Royea aka Gail M. Moritz 1640 Blue Jay Drive Dover, PA 17315
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Case Number: 1:08-bk-02603-MDF	Social Security No./Last 4 digits or Taxpayer ID Nos.: xxx-xx-7762 xxx-xx-9786
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Attorney for Debtor(s) (name and address): Keith B DeArmond DeArmond and Associates 11 East Market Street York, PA 17401 Telephone number: 717 846-3200	Bankruptcy Trustee (name and address): Charles J. DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036 Telephone number: 717 566-6097
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Meeting of Creditors:

All individual debtors must provide picture identification and proof of social security at the meeting of creditors.

Date: **October 23, 2008**

Time: **11:00 AM**

Location: **Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim
PROOF OF CLAIM FORM IS INCLUDED.**

**All creditors who file proof of claim MUST serve a true copy of said claim upon the
Chapter 13 Case Trustee.**

For all creditors (except a governmental unit): **1/21/09**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)):
180 DAYS FROM THE ORDER GRANTING RELIEF

CREDITORS WITH A FOREIGN ADDRESS

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Deadline to file a Complaint to Determine Dischargeability of Certain Debts: 12/22/08

Filing of Proposed Plan, Objections to the Plan:

A copy of the proposed plan (or summary) is included. Any objections filed to the plan that are not settled prior to the confirmation hearing will be heard at the confirmation hearing. If no objections are filed, the court may enter an order confirming the plan. **You will receive separate notice of the confirmation hearing and deadline for objections to confirmation of the plan.**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court
Ronald Reagan Federal Building
PO Box 908
Harrisburg, PA 17108
Telephone number: 717-901-2800

For the Court:

Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 9/24/08

EXPLANATIONS

FORM B9I (12/07)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing which will be scheduled after the 341 Meeting of Creditors has been concluded. A copy (or summary) of the plan is included with this notice. You will receive separate notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to exceed or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee, and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without any further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Foreign Creditor: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed through "ECF"(Electronic Case Filing) or with the bankruptcy clerk's office. You may inspect all documents filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office or through "PACER"(Public Access Court Electronic Records).
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights.
-- Refer to Other Side for Important Deadlines and Notices --	
RAPID DATA ACCESS: We encourage you to register with our Public Access to Court Electronic Records System ("PACER") by visiting the PACER Home Page at http://pacer.psc.uscourts.gov/ .	
IMPORTANT NOTICE TO DEBTOR: Pursuant to Section 727(a)(11) and 1328(g) of the Bankruptcy Code, you are required in most instances to file a certification with the Clerk, of the completion of a Personal Instructional Financial Management Course. Failure to do so will prevent the issuance of a Discharge. Your case will be closed and you may be required to pay a reopening fee if you later desire to receive a discharge. Failure to file other, required documents may result in the dismissal of your case without further notice.	
COPY REQUESTS: To obtain copies of documents, send a written request to the Clerk's Office.	

UNITED STATES BANKRUPTCY COURT Middle District of Pennsylvania		PROOF OF CLAIM	
Name of Debtor: Warren A. Royea Sr. Gail M. Royea		Case Number: 1:08-02603-MDF	
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.			
Name of Creditor (the person or other entity to whom the debtor owes money or property):		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.	
Name and address where notices should be sent:		Court Claim Number: _____ (If known)	
Telephone number:		Filed on: _____	
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.	
Telephone number:		<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.	
1. Amount of Claim as of Date Case Filed: \$ _____		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.	
If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.			
If all or part of your claim is entitled to priority, complete item 5.			
<input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.			
2. Basis for Claim: _____ (See instruction #2 on reverse side.)		Specify the priority of the claim.	
3. Last four digits of any number by which creditor identifies debtor: _____		<input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).	
3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		<input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507(a)(4).	
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.		<input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5).	
Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe:		<input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507(a)(7).	
Value of Property: \$ _____ Annual Interest Rate: %		<input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507(a)(8).	
Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____			<input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507(a)(__).
Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		Amount entitled to priority: \$ _____	
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.			
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See definition of "redacted" on reverse side.)			
DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.			
If the documents are not available, please explain:			
Date:	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.	FOR COURT USE ONLY	

**Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.*

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien

documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is the person, corporation, or other entity owed a debt by the debtor on the date of the bankruptcy filing.

Claim

A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

INFORMATION

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

CERTIFICATE OF SERVICE

District/off: 0314-1
Case: 08-02603

User: KZimmerma
Form ID: B9I

Page 1 of 2
Total Served: 38

Date Rcvd: Sep 24, 2008

The following entities were served by first class mail on Sep 26, 2008.

db +Warren A. Royea, Sr., 1640 Blue Jay Drive, Dover, PA 17315-2772
jdb +Gail M. Royea, 1640 Blue Jay Drive, Dover, PA 17315-2772
aty +Keith B DeArmond, DeArmond and Associates, 11 East Market Street, York, PA 17401-1227
3051532 +American Education Services, 1200 North 7th Street, Harrisburg, PA 17102-1419
3051537 +Chase Auto Finance Corporation, 14800 Frye Road, Fort Worth, TX 76155-2732
3051538 +Citi Bank, P.O. Box 499, Hanover, MD 21076-0499
3051531 +DeArmond & Associates, 11 East Market Street Third Floor, York, PA 17401-1227
3067651 Fifth Third bank, PO Box 3789, Evansville, IN 47736-3789
3051539 +First Capital Fifth Third, 20 Northwest First Street, Evansville, IN 47708-1201
3051540 +G.E. Money Bank, P.O. Box 981439, El Paso, TX 79998-1439
3051541 +G.E. Money Bank, P.O. Box 30762, Salt Lake City, UT 84130-0762
3051543 +Granite State Management, P.O. Box 2097, Concord, NH 03302-2097
3051545 +Kay Jewelers, P.O. Box 740425, Cincinnati, OH 45274-0425
3051546 +Merrick Bank, P.O. Box 1500, Draper, UT 84020-1500
3051547 +PA Department Of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
3051548 +Pennbro Associates, Inc., P.O. Box 1878, Southampton, PA 18966-0108
3051530 +Royea Gail M, 1640 Blue Jay Drive, Dover, PA 17315-2772
3051529 +Royea Warren A Sr, 1640 Blue Jay Drive, Dover, PA 17315-2772
3051549 +Sallie Mae Foundation, P.O. Box 9500, Wilkes Barre, PA 18773-9500
3051550 Saxon Mortgage, 478 Mercantile Drive, Fort Worth, TX 76137
3051553 +U.S. Cellular, C/O Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502-4962
3051555 +Wells Fargo Auto Finance, 711 West Broadway Road, Tempe, AZ 85282-1218
3051556 +Wells Fargo Financial, P.O. Box 94498, Las Vegas, NV 89193-4498
3051557 +York Adams Tax Bureau, P.O. Box 15627, York, PA 17405-0156

The following entities were served by electronic transmission on Sep 24, 2008.

aty EDI: PHINAMERI.COM Sep 24 2008 16:58:00 Alice Lynn Whitten,
AmeriCredit Financial Services, Inc., PO Box 183853, Arlington, TX 76096
tr +E-mail/Text: jdragas@paml3trustee.com Charles J. DeHart, III (Trustee),
8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
cr EDI: PHINAMERI.COM Sep 24 2008 16:58:00 AmeriCredit., c/o Alice Whitten, POB 183853,
Arlington, TX 76096
3085792 EDI: PHINAMERI.COM Sep 24 2008 16:58:00 AmeriCredit Financial Services, Inc., PO Box 183853,
Arlington, TX 76096
3051533 EDI: PHINAMERI.COM Sep 24 2008 16:58:00 Americredit, P.O. Box 183593,
Arlington, TX 76096
3051534 +EDI: TSYS2.COM Sep 24 2008 16:58:00 Barclay's Bank of Delaware, 125 South West Street,
Wilmington, DE 19801-5014
3051535 +EDI: CAPITALONE.COM Sep 24 2008 16:58:00 Capital One, P.O. Box 30281,
Salt Lake City, UT 84130-0281
3051536 +EDI: CHASE.COM Sep 24 2008 16:58:00 Chase, 800 Brookside Boulevard,
Westerville, OH 43081-2822
3051542 +EDI: RMSC.COM Sep 24 2008 16:58:00 GEMB/Walmart, P.O. Box 981400, El Paso, TX 79998-1400
3051544 +EDI: HFC.COM Sep 24 2008 16:58:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
3089035 EDI: BLINE.COM Sep 24 2008 16:58:00 Roundup Funding, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221
3051551 +EDI: TSYS2.COM Sep 24 2008 16:58:00 Spirit Of America National Bank, 1103 Allen Drive,
Milford, OH 45150-8763
3051552 +EDI: WTRRRNBANK.COM Sep 24 2008 16:58:00 Target, P.O. Box 59231,
Minneapolis, MN 55459-0231
3051554 +EDI: PROVID.COM Sep 24 2008 16:58:00 Washington Mutual, P.O. Box 660509,
Dallas, TX 75266-0509
3051555 +EDI: WFFC.COM Sep 24 2008 16:58:00 Wells Fargo Auto Finance, 711 West Broadway Road,
Tempe, AZ 85282-1218
3051556 +EDI: WFFC.COM Sep 24 2008 16:58:00 Wells Fargo Financial, P.O. Box 94498,
Las Vegas, NV 89193-4498

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0314-1
Case: 08-02603

User: KZimmerma
Form ID: B9I

Page 2 of 2
Total Served: 38

Date Rcvd: Sep 24, 2008

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2008

Signature:

